



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: August 2018

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	7	4464
3	Number of Unique Borrowers Denied Assistance	19	1607
4	Number of Unique Borrowers Withdrawn from Program	8	629
5	Number of Unique Borrowers in Process	N/A	40
6	Total Number of Unique Borrower Applicants	N/A	6740
Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$1,457,876	\$89,099,174
9	Total Spent on Administrative Support, Outreach, and Counseling	\$263,812	\$15,081,617
Geographic Breakdown (by county)			
11	Adams	0	45
12	Alcorn	0	19
13	Amite	0	9
14	Attala	0	11
15	Benton	0	4
16	Bolivar	0	29
17	Calhoun	0	3
18	Carroll	0	6
19	Chickasaw	0	9
20	Choctaw	0	2
21	Claiborne	0	9
22	Clarke	0	8
23	Clay	0	46
24	Coahoma	0	44
25	Copiah	0	34
26	Covington	0	18
27	DeSoto	1	352
28	Forrest	0	109
29	Franklin	0	4
30	George	0	25
31	Greene	0	9
32	Grenada	0	16
33	Hancock	0	132
34	Harrison	1	394
35	Hinds	2	956
36	Holmes	0	12
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	1	242
41	Jasper	0	6
42	Jefferson	0	3
43	Jefferson Davis	0	7
44	Jones	0	49
45	Kemper	0	12
46	Lafayette	0	20
47	Lamar	0	112
48	Lauderdale	0	61
49	Lawrence	0	10
50	Leake	0	13
51	Lee	1	111
52	Leflore	0	39
53	Lincoln	0	12
54	Lowndes	0	99
55	Madison	1	231
56	Marion	0	43
57	Marshall	0	53
58	Monroe	0	35
59	Montgomery	0	4
60	Neshoba	0	9
61	Newton	0	15
62	Noxubee	0	7
63	Oktibbeha	0	26
64	Panola	0	30
65	Pearl River	0	73
66	Perry	0	10
67	Pike	0	30
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	0	17
71	Rankin	0	291
72	Scott	0	11
73	Sharkey	0	2
74	Simpson	0	22
75	Smith	0	3
76	Stone	0	20
77	Sunflower	0	32
78	Tallahatchie	0	10
79	Tate	0	35
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	0	41
83	Union	0	16
84	Walthall	0	17
85	Warren	0	94
86	Washington	0	62
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	14
90	Winston	0	15
91	Yalobusha	0	5
92	Yazoo	0	16

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
93	Home Mortgage Disclosure Act (HMDA)	
94	<i>Borrower</i>	
95	Race	
96	American Indian or Alaskan Native	0
97	Asian	0
98	Black or African American	6
99	Native Hawaiian or other Pacific Islander	0
100	White	1
101	Information not provided by borrower	0
102	Ethnicity	
103	Hispanic or Latino	0
104	Not Hispanic or Latino	7
105	Information not provided by borrower	0
106	Sex	
107	Male	5
108	Female	2
109	Information not provided by borrower	0
110	<i>Co-Borrower</i>	
111	Race	
112	American Indian or Alaskan Native	0
113	Asian	0
114	Black or African American	2
115	Native Hawaiian or other Pacific Islander	0
116	White	0
117	Information not provided by borrower	0
118	Ethnicity	
119	Hispanic or Latino	0
120	Not Hispanic or Latino	2
121	Information not provided by borrower	0
122	Sex	
123	Male	0
124	Female	2
125	Information not provided by borrower	0
Line #3: Cumulative is 1 more than the the previous quarter cumulative plus the current QTD. One (1) previously denied were approved during current quarter which MHC believes reduced the cumulative net number.		
Line #4: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.		

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	7	4464
	% of Total Number of Applications	N/A	66.23%
<i>Denied</i>			
	Number of Borrowers Denied	19	1607
	% of Total Number of Applications	N/A	23.84%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	8	629
	% of Total Number of Applications	N/A	9.33%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	40
	% of Total Number of Applications	N/A	0.60%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	6740
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1,178.34	777
	Median 1st Lien Housing Payment After Assistance	0	0
	Median Length of Time Borrower Receives Assistance	N/A	21
	Median Assistance Amount	2,554	17,751
Assistance Characteristics			
	Assistance Provided to Date	\$1,457,876	\$89,099,174
Other Characteristics			
<i>Current</i>			
	Number	0	1,177
	%	0.00%	26.37%
<i>Delinquent (30+)</i>			
	Number	0	826
	%	0.00%	18.50%
<i>Delinquent (60+)</i>			
	Number	1	614
	%	14.29%	13.75%
<i>Delinquent (90+)</i>			
	Number	6	1,847
	%	85.71%	41.38%
Borrower Income (\$)			
	Above \$90,000	14.28%	0.62%
	\$70,000- \$89,000	0.00%	0.81%
	\$50,000- \$69,000	14.29%	2.48%
	Below \$50,000	71.43%	96.09%
Hardship			
	Unemployment	1	3111
	Underemployment	4	1098
	Divorce	0	47
	Medical Condition	0	0
	Death	1	94
	Other	1	114

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	108	4,000
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	20
55	%	0.00%	0.50%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	N/A	N/A
61	%	N/A	N/A
62	<i>Short Sale</i>		
63	Number	N/A	N/A
64	%	N/A	N/A
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	156
71	%	0.00%	3.90%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	6	167
74	%	5.56%	4.16%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	102	3,657
77	%	94.44%	91.42%
Line #6: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #9: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #70: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full records discrepancy to such record cleanup activity.			
Line #76: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full records discrepancy to such record cleanup activity.			

Mississippi

HHF Performance Data Reporting- Program Performance Hardest Hit Fund Blight Elimination Program

		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	0	0
4	% of Total Number of Submissions	N/A	0.00%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	50
13	% of Total Number of Submissions	N/A	68%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	50
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$0	\$0
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$0	\$0
21	Median Assistance Spent on Greening	\$0	\$0
22	Total Assistance Reserved	N/A	\$0
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	City of Columbus	0	0
26	City of Jackson	0	0
27	City of Vicksburg	0	0

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counsel	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics	
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.

Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	